We claim:

1.   A computerized method for reserving an amount against a pre-paid account, the method comprising:

receiving event data;

5   calculating a reservation amount based on the event data;

determining a service unit quantity based on the reservation amount; and

reserving the reservation amount against the pre-paid account.

2.   The computerized method of claim 1, further comprising sending the service unit

10   quantity to a device generating the event data.

3.   The computerized method of claim 1, further comprising:

receiving an event corresponding to the depletion of the service unit quantity;

calculating a second reservation amount;

15   determining a second service unit quantity based on the second reservation amount; and

reserving the second reservation amount against the pre-paid account.

4.   The computerized method of claim 1, wherein the service unit quantity comprises a

20   time duration.

5.   The computerized method of claim 1, wherein the service unit quantity comprises a storage unit quantity.

25   6.   The computerized method of claim 1, wherein the service unit quantity comprises a message quantity.

7. The computerized method of claim 1, wherein the service unit quantity comprises a token quantity.

8. A computerized method determining a reservation amount comprising:

receiving a wireless event;

calculating a reservation amount based on a duration initially set to a default service unit quantity;

fetching the available credit in a pre-paid account;

comparing the reservation amount with the available credit; and

if the reservation amount is less than the available credit, then authorizing the event for the default service unit quantity;

otherwise performing the task of:

adjusting the service unit quantity,

recalculating the reservation amount based on the adjusted service unit quantity.

9. The computerized method of claim 8, further comprising:

comparing the service unit quantity to a minimum service unit quantity; and

sending an authorization failure if the service unit quantity is less than the minimum service unit quantity.

10. The computerized method of claim 8, wherein adjusting the service unit quantity comprises multiplying the previously calculated service unit quantity by a pre-determined percentage.

11. The computerized method of claim 8, further comprising:

determining if the event is a free event; and

returning a successful authorization prior to comparing the reservation amount with the available credit.

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12.   The computerized method of claim 8, wherein comparing the reservation amount with the available credit comprises satisfying the condition expressed as:

(Available Credit > reservation amount) AND
        (
        [Available Credit <= CreditLowWaterMark] OR
        [reservation amount < Available Credit * CreditPerCallPercentage]
)

13.   The computerized method of claim 8, wherein adjusting the service unit quantity includes determining a new reservation amount according to the formula:

IF (available credit x CreditPerCallPercentage <= CreditLowWaterMark)
THEN
        new reservation amount = CreditLowWaterMark
ELSE
        new reservation amount = availablecredit x CreditPerCallPercentage.

14.   The computerized method of claim 8, wherein determining a second service unit quantity comprises setting the second service unit quantity to the minimum service unit quantity if a rating algorithm counter exceeds a pre-determined count.

15.   The computerized method of claim 8, wherein the reservation amount is determined by a rating engine that receives the service unit quantity and applies a tariff to the service unit quantity.

16.   The computerized method of claim 8, wherein the service unit quantity comprises a time duration.

17.   The computerized method of claim 8, wherein the service unit quantity comprises a storage unit quantity.

18.   The computerized method of claim 8, wherein the service unit quantity comprises a message quantity.

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19. The computerized method of claim 8, wherein the service unit quantity comprises a token quantity.

20. A machine-readable medium having machine executable instructions for performing a method for reserving an amount against a pre-paid account, the method comprising:

receiving event data;

calculating a reservation amount based on the event data;

determining a service unit quantity based on the reservation amount; and

reserving the reservation amount against the pre-paid account.

21. The machine-readable medium of claim 20, wherein the method further comprises sending the service unit quantity to a device generating the event data.

22. The machine-readable medium of claim 20, wherein the method further comprises:
receiving an event corresponding to the depletion of the service unit quantity;
calculating a second reservation amount;
determining a second service unit quantity based on the second reservation amount;
and
reserving the second reservation amount against the pre-paid account.

23. The machine-readable medium of claim 20, wherein the service unit quantity comprises a time duration.

24. The machine-readable medium of claim 20, wherein the service unit quantity comprises a storage unit quantity.

25. The machine-readable medium of claim 20, wherein the service unit quantity comprises a message quantity.

26. The machine-readable medium of claim 20, wherein the service unit quantity comprises a token quantity.

27. A machine-readable medium having machine-executable instructions for performing a method for determining a reservation amount, the method comprising:

receiving a wireless event;

calculating a reservation amount based on a duration initially set to a default service unit quantity;

fetching the available credit in a pre-paid account;

comparing the reservation amount with the available credit; and

if the reservation amount is less than the available credit, then authorizing the event for the default service unit quantity;

otherwise performing the task of:

adjusting the service unit quantity,

recalculating the reservation amount based on the adjusted service unit quantity.

28. The machine-readable medium of claim 27, wherein the method further comprises:

comparing the service unit quantity to a minimum service unit quantity; and

sending an authorization failure if the service unit quantity is less than the minimum service unit quantity.

29. The machine-readable medium of claim 27, wherein adjusting the service unit quantity comprises multiplying the previously calculated service unit quantity by a pre-determined percentage.

30. The machine-readable medium of claim 27, wherein the method further comprises:

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determining if the event is a free event; and

returning a successful authorization prior to comparing the reservation amount with the available credit.

5   31.   The machine-readable medium of claim 27, wherein comparing the reservation amount with the available credit comprises satisfying the condition expressed as:

(Available Credit > reservation amount) AND
    (
    [Available Credit <= CreditLowWaterMark] OR
10   [reservation amount < Available Credit * CreditPerCallPercentage]
)

32.   The machine-readable medium of claim 27, wherein adjusting the service unit quantity includes determining a new reservation amount according to the formula:

15   IF (available credit x CreditPerCallPercentage <= CreditLowWaterMark)
  THEN
    new reservation amount = CreditLowWaterMark
  ELSE
    new reservation amount = availablecredit x CreditPerCallPercentage.

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33.   The machine-readable medium of claim 27, wherein determining a second service unit quantity comprises setting the second service unit quantity to the minimum service unit quantity if a rating algorithm counter exceeds a pre-determined count.

25   34.   The machine-readable medium of claim 27, wherein the reservation amount is determined by a rating engine that receives the service unit quantity and applies a tariff to the service unit quantity.

35.   The machine-readable medium of claim 27, wherein the service unit quantity
30   comprises a time duration.

36.   The machine-readable medium of claim 27, wherein the service unit quantity comprises a storage unit quantity.

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37. The machine-readable medium of claim 27, wherein the service unit quantity comprises a message quantity.

5   38. The machine-readable medium of claim 27, wherein the service unit quantity comprises a token quantity.

39. A computerized system comprising:

a rating engine; and

10   a balance manager operative to maintain a database having accounts, said accounts having an account balance;

wherein the balance manager is operative to perform the tasks of:

receive event data;

calculate a reservation amount based on the event data;

15   determine a service unit quantity based on the reservation amount; and

reserve the reservation amount against the pre-paid account.